

- Why RippleNet? Beat competition eating into their market share.
- The result? Competitive rates, fee transparency and payment tracking.

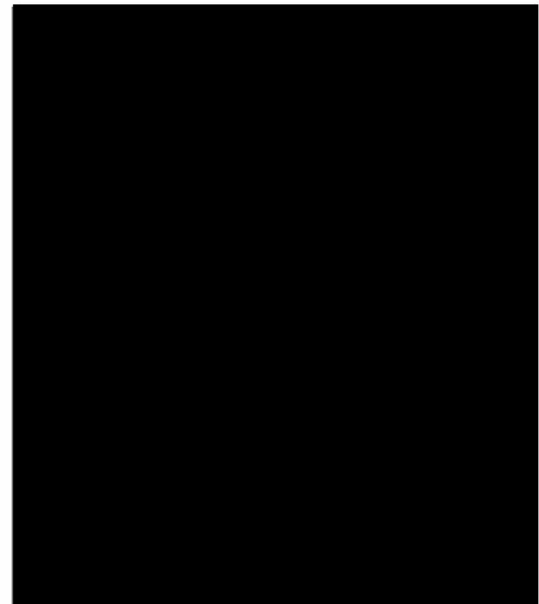


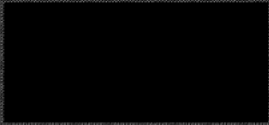
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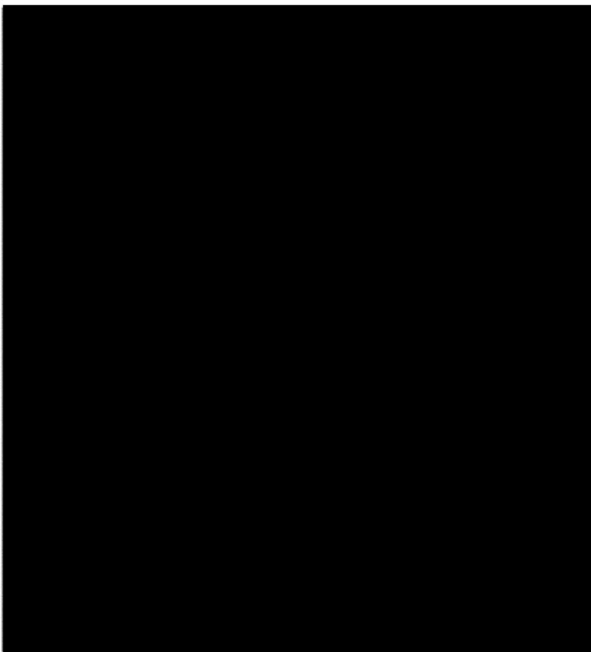
➤ **Why RippleNet?** New payment volume.

➤ **The result?** Connected to six new RippleNet partners with seven in the pipeline.





- **Why RippleNet?** Drastically reduce fees and offer customers the fastest way to send money to Mexico.
- **The result?** Cut their processing fee by 40% and processes payments to Mexico in seconds.



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RPLI_SEC 0268818

The Market Is Primed for xRapid

In a global survey of payment service providers*

75%

are extremely or very interested in using digital assets for settlement...

...mostly due to pre-funding.



* The Blockchain in Payments Report (Aug. 2018) analyzed data from 676 respondents in 22 countries who are directly involved with payment services at their organization.

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Regulatory Engagement



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Regulatory and Policy Engagement

50+

Relationships Globally

Central banks

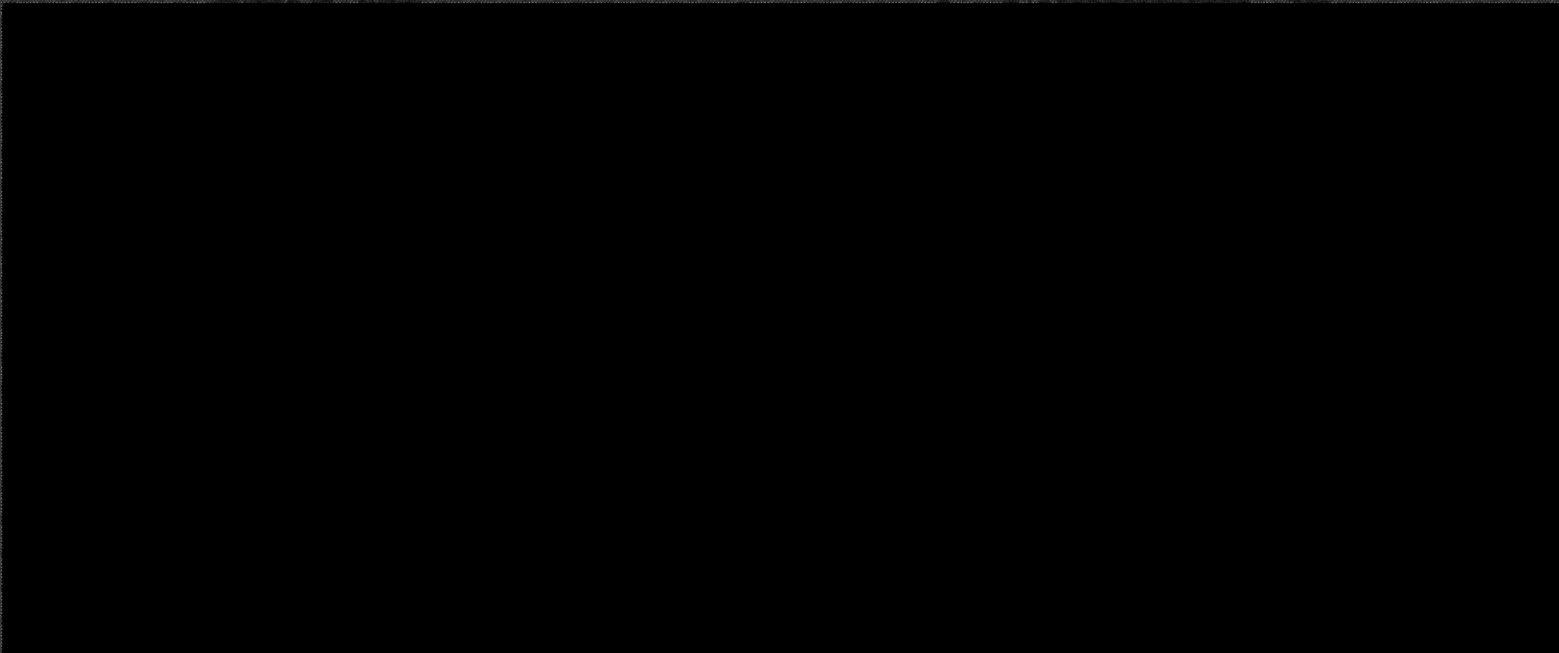
Regulators

Policy makers

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Regulatory and Policy Engagement



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Build utility, liquidity,
trust in XRP

XRP

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Head to Head: XRP Is the Best Digital Asset for Settlement

BTC

- 720 seconds to settle
- Fees: \$0.30/transaction
- 3 transactions per second
- 1% of global energy consumption

XRP

- 4 seconds to settle
- Fees: \$0.0006/transaction
- 1500 transactions per second
- Negligible energy consumption



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Our Stake, Our Responsibility

Own 59 billion XRP

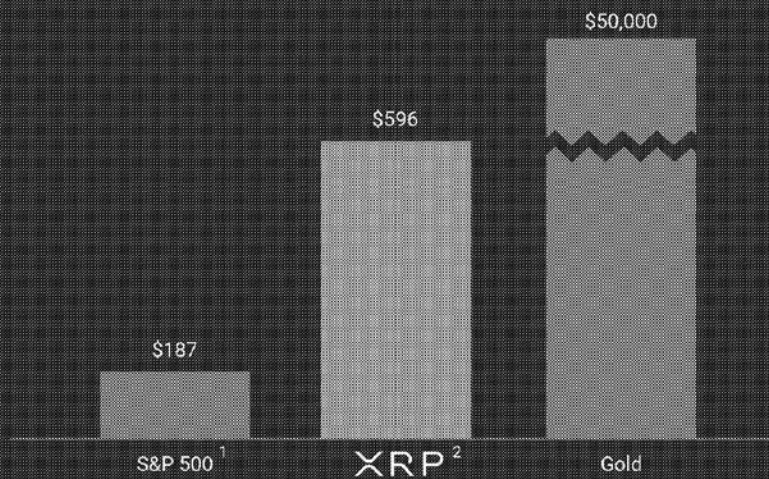
Placed 55 billion in escrow

Publish quarterly reports on sales



XRP Is One of the Most Actively Traded Assets in the World

Average Daily Traded Volume (\$MM)



Source: BIS Triennial Report (2016), Capital IQ, Coinmarketcap.com, publicly available information

1. Reflects the median average daily volume of the securities in the S&P 500 Index from October 1, 2016 through December 6, 2018.

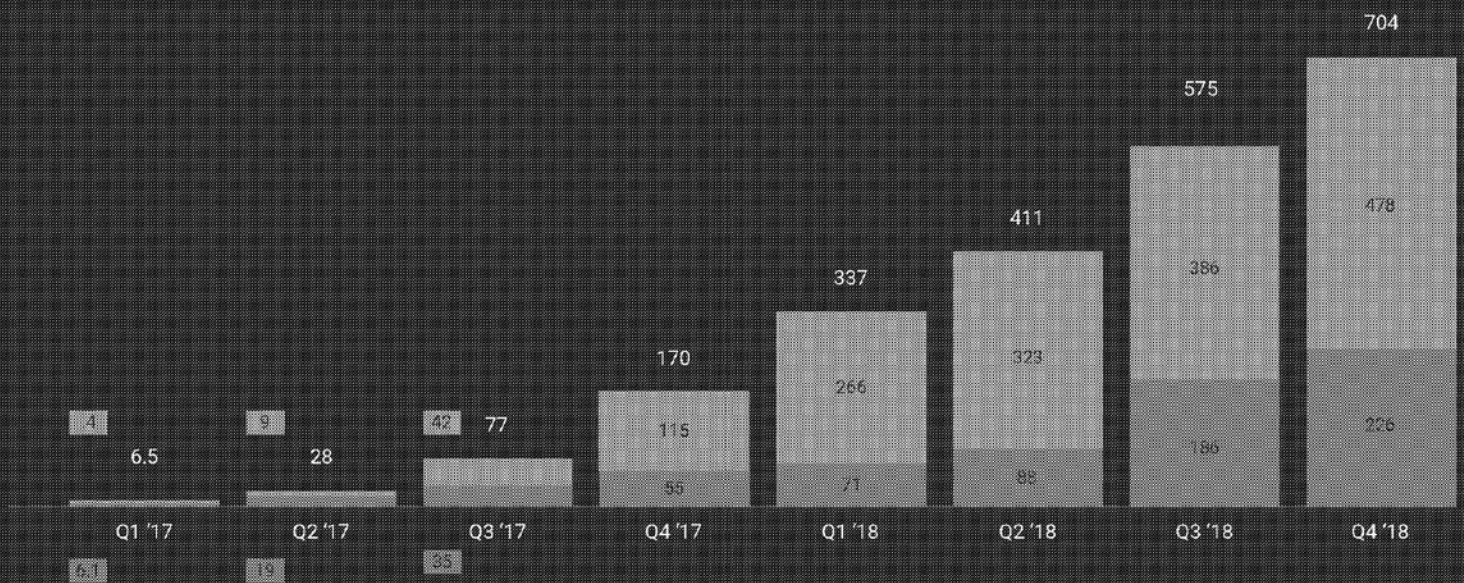
2. Reflects the average daily volume of XRP for Q4 '18.

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Ripple Has Sold More Than \$700MM XRP Over The Last Two Years

Cumulative XRP Sales (\$MM)



Note: Cumulative XRP sales since January 2017

OTC Sales

Programmatic Sales

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In Summary

01

RippleNet: instant, reliable, low-cost global payments for the first time in history.

02

Commercial traction: 200+ production contracts with financial institutions.

03

XRP: addresses \$10T in trapped capital as RippleNet's on-demand liquidity solution.

04

Working with government: 50+ relationships with regulators, central banks, policy makers.



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Project Raven

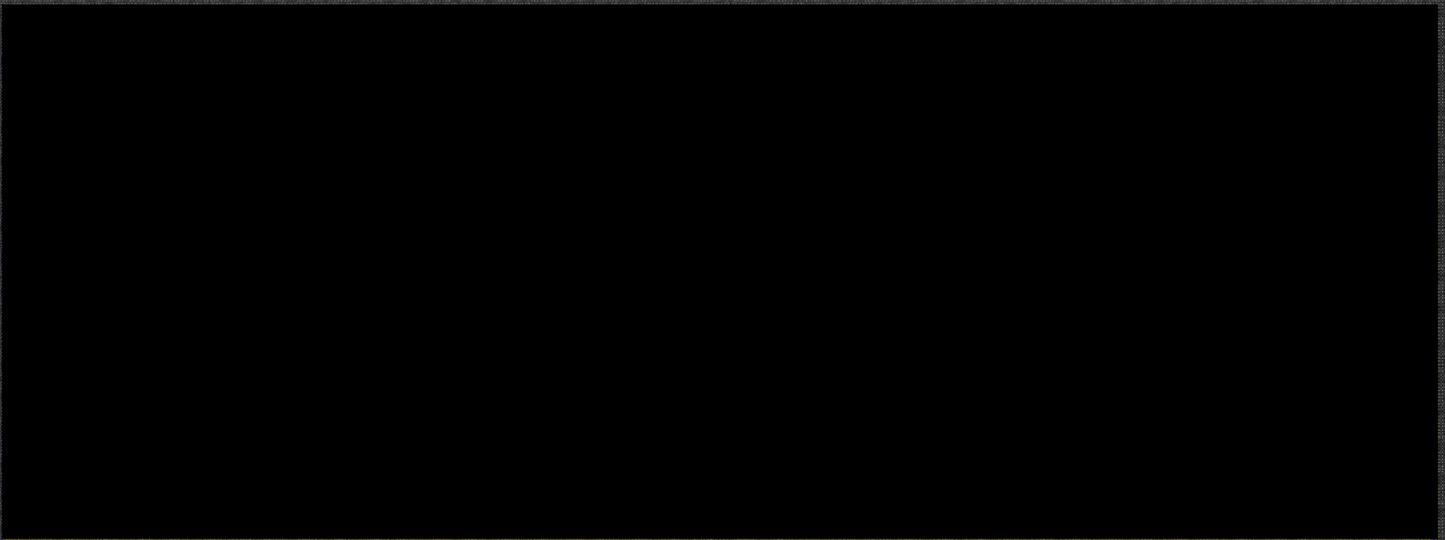
FINANCIAL PRESENTATION

January 2019



MOELIS & COMPANY 1

Advisory General Disclaimer



Managing Director

Managing Director

Managing Director

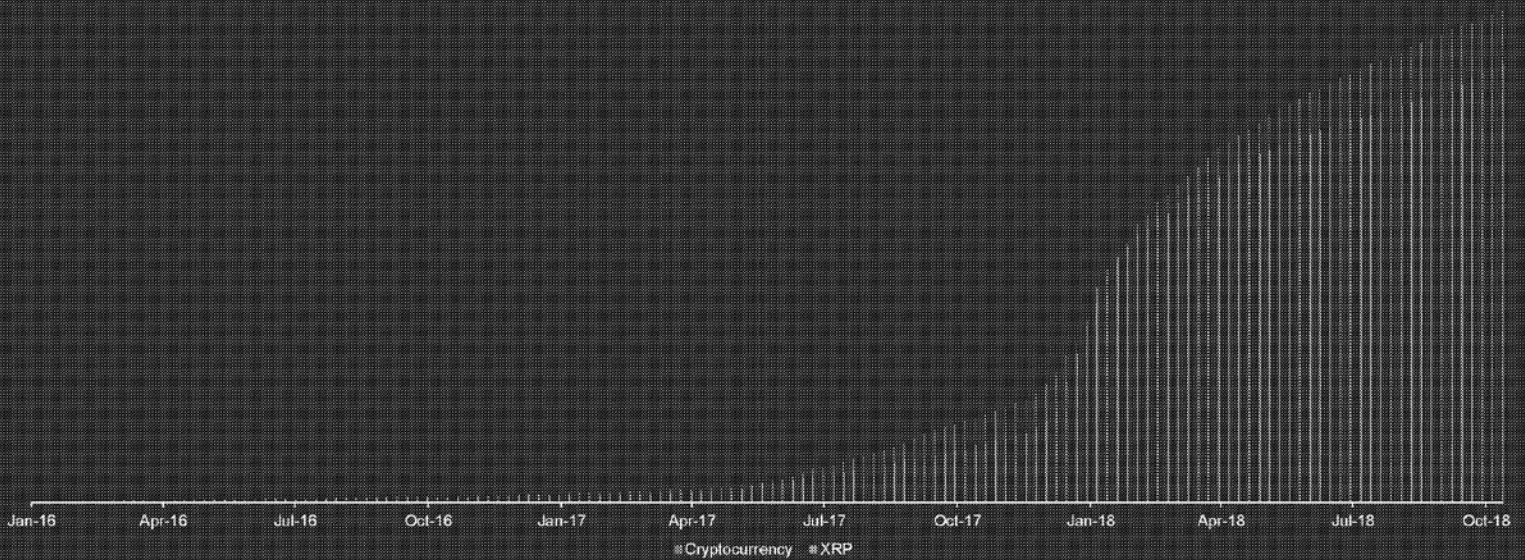
Managing Director

Analyst

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Global Interest in Cryptocurrency Has Skyrocketed...

Google Trends Cumulative Interest Over Time



Source: Google Trends (Global News Search)

...And the Institutionalization of Digital Assets is Well Underway

As of August 2018, there were 1,775+ blockchain job openings in the US



Source: Glassdoor, Global News Search